

Certificate Number: 03621-PAE-DE-035207400

Bankruptcy Case Number: 15-13427



03621-PAE-DE-035207400

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on December 24, 2020, at 1:38 o'clock PM EST, Joshua Ritt completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 26, 2020 By: /s/Pedro Padilla

Name: Pedro Padilla

Title: Credit Counselor

Certificate Number: 03621-PAE-DE-035207401

Bankruptcy Case Number: 15-13427



03621-PAE-DE-035207401

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on December 23, 2020, at 1:23 o'clock PM EST, Rachel Ritt completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 26, 2020 By: /s/Pedro Padilla

Name: Pedro Padilla

Title: Credit Counselor